

Information to identify the case:

Debtor 1	<u>Anthony R Gonnella</u>	Social Security number or ITIN	xxx-xx-0444
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-34305-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Anthony R Gonnella

10/25/19

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Anthony R Gonnella
 Debtor

Case No. 18-34305-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 21

Date Rcvd: Oct 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2019.

db
 517916259 +Anthony R Gonnella, 62 Maryann Road, Oak Ridge, NJ 07438-8820
 517916260 +American Collections Systems Inc, PO Box 29117, Columbus, OH 43229-0117
 517916260 Associates In Pulmonary Medicine, 26 Fireman's Mem Dr, STE 115, Pomona, NY 10970-3569
 517916261 +Bureau of Account Contr, PO Box 538, Howell, NJ 07731-0538
 517916263 Dr. Nancy Roistacher, c/o Porfessional Claims Bureau, PO Box 9060,
 Hicksville, NY 11802-9060
 517916264 Dr. Sandhu, c/o PROFESSIONAL CLAIMS BUREAU, INC., PO BOX 9060, Hicksville, NY 11802-9060
 517916265 +Emergency Physicians of Saint Clare LLC, PO Box 51028, Newark, NJ 07101-5128
 518037428 MCM 2018-NPL2, NewRez LLC DBA Shellpoint Mortgage Servi, PO Box 10826,
 Greenville SC 29603-0826
 517916269 +MSK PHYSICIANS, 1275 York Avenue, New York, NY 10065-6007
 517916270 MSKCC PATIENT ACCCT, PO BOX 21700, New York, NY 10087-1700
 517916267 Memorial Hospital, General Post Office, PO Box 26174, New York, NY 10087-6174
 517916268 +Mr. Cooper, 8950 Cypress Waters Blvd, Dallas, TX 75019-4620
 517916271 Physician Billing Department, Memorial Sloan Kettering Cancer Ctr., PO Box 26352,
 New York, NY 10087-6352
 517916274 +SLS, 8742 Lucent Boulevard, Suite 300, Littleton, CO 80129-2386
 517916273 +Shapiro & DeNardo, LLC, 14000 Commerce Parkaway, Suite B, Mount Laurel, NJ 08054-2242
 517916275 Specialized Loan Servicing LLC, PO Box 636007, Littleton, CO 80163-6007

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 26 2019 01:19:13 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 26 2019 01:19:10 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517916262 +EDI: CHASE.COM Oct 26 2019 04:38:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 517916266 EDI: IRS.COM Oct 26 2019 04:38:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 517916272 +E-mail/Text: bankruptcy@savit.com Oct 26 2019 01:20:16 Savit Collection Agency,
 P.O. Box 250, E. Brunswick, NJ 08816-0250

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Elizabeth K. Holdren on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing as
 servicer for 1900 Capital Trust II, by U.S. Bank Trust National Association, not in its
 individual capacity but solely as Certificate Trustee ehholdren@hillwallack.com,
 jhanley@hillwallack.com/hwbknj@hillwallack.com
 Joan Sirkis Warren on behalf of Debtor Anthony R Gonnella joan@joanlaverylaw.com
 John Sywilok sywilokattorney@sywilok.com, nj26@ecfcbis.com
 Rebecca Ann Solarz on behalf of Creditor SPECIALIZED LOAN SERVICING LLC
 rsolarz@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6